

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Yuan, Frank S.	)	Group Art Unit: 3628
	)	
Serial No.: 09/918,334	)	Examiner: Graham, Clement B.
	)	
Filed: July 30, 2001	)	
	)	
For: INNOVATIVE FINANCING METHOD	)	
AND SYSTEM THEREFOR	)	
	)	

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**AMENDMENT**

COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is a response to the Office Action dated July 27, 2006 which was issued in connection with the above-identified patent application. Please amend this application as indicated in the listing of claims which begins on page 2 of this communication.

Remarks begin on page 8 of this communication.